

DISTRICT 7820– GROUP INSURANCE POLICY

Provider: **Steers Insurance**
110 Roe Avenue
Gander, NL A1V 2E1
(709) 256-2249

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A description of the details of the policy are outlined below. **YOU MUST** contact the Insurance Broker, contact information is provided above, for any event(s) which your Rotary club undertakes to obtain an insurance certificate. This ensures that the specific/special event is fully covered.

A certificate of insurance is **required** for the following events, but are not limited to:

- Selling tickets at a public location
- Holding a dance or other social event
- Any event where alcohol will be served in any form
- Skating party
- Parades
- Auctions
- Fundraisers of any kind
- Pond hockey events
- Rib fests
- Music fests
- Toll Roads

What is a Certificate of Insurance?

A Certificate of Insurance is a document that evidences for one party the insurance coverage held by another party. It evidences the coverage in place at the time of issuance of the certificate. Certificates of insurance are crucial to the transacting of business and are used in a multitude of situations.

A certificate of insurance is a document used to provide information on specific insurance coverage. The certificate provides verification of the insurance and usually contains information on types and limits of coverage, insurance company, policy number, named insured, and the policies' effective periods.

Although the certificate should not be substituted for information contained in the actual insurance policies, it is usually a reliable source of information or proof of insurance coverage.

Certificates are usually requested by opposite parties in an agreement, contract, or transaction to make certain the other party has the appropriate insurance coverage.

What Additional Insured Status Means.

One party will add the other party as an "additional insured" on their commercial liability insurance policy.

By adding them to your policy as an additional insured you are protecting them against your negligence. By having another entity add your business as an additional insured that entity is protecting you against their negligence.

Additional insured status DOES NOT mean the additional insured does not need insurance. It means the additional insured has controlled the risk of others' negligence and can rely on their own business insurance policy to protect against their negligence.

When Contacting Steers Insurance YOU MUST:

- Email Mike, Janet, and Beverly at the same time
- Provide the name of your Rotary Club and District
- Date(s) of the event
- A brief description of the event some examples are:
 - Christmas Parade
 - Auction Lions Club
 - Pond hockey event
 - Halifax Music Fest
 - Dragon Boat races
 - Rib fest
 - Skating party Cobbs Pond
 - Wine tasting event Gander Airport
 - Ticket sales Avalon Mall
- Who is asking for the certificate
 - If no one is asking for the certificate and the intent of the certificate is to notify the broker of the event to issue a certificate to your club, no further information is required.
 - If a company, mall, municipality etc. is requesting the certificate the following additional information is required:
 - Full legal name of the entity asking for the certificate
 - Their complete mailing address
 - Also if they are requesting to be listed as an additional insured they will ask for this when they request a certificate from you. If they do not ask you, don't ask them

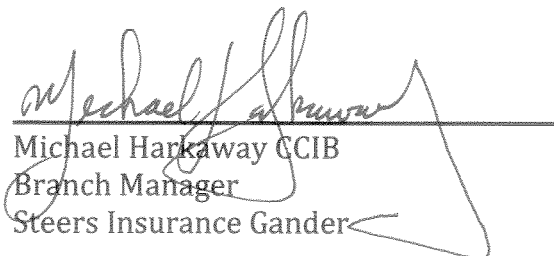
A copy of a completed certificate of insurance requested by Rotary club of St. John's for ticket sales at the Avalon Mall is attached for your review.

The General Policy for the District Covers all Rotary Clubs (for which each club has a policy) including:

- Rotarians
- Volunteers who are working on behalf of Rotary at a Rotary-sponsored event
- Families of Rotarians who are working on behalf of Rotary at a Rotary-sponsored event

Summary of Coverages:

- Commercial Property Floater
- Office Contents Floater
- Commercial Building Broad Form
- Miscellaneous Articles Floater
- Crime Insurance
 - Employee Dishonesty Bond
 - Broad Form Money & Securities – Inside Robbery
 - Broad Form Money & Securities – Outside Robbery
 - Money Order and Counterfeit Paper
- Depositors' Forgery
- Directors & Officers Liability
- Commercial General Liability
 - Bodily Injury and Property Damage Liability
 - Products Completed Operations
 - Property Damage Deductible
 - Personal Injury and Advertising Injury
 - Medical Payments – Per Accident
 - Medical Payments – Per Person
 - Tenant's Legal Liability
 - Employers Liability
 - Employee Benefits Errors & Omissions – Claims Made Coverage
 - Non-Owned Automobile Liability
 - Excluding Long Term Leased Autos
 - Legal Liability for Damage to Non-Owned Autos
 - Blanket Written Contractual Liability
 - Reduction of Coverage for Lessee or Drivers of Leased Vehicles Endorsement
 - Association Liability - Claims Made Coverage
 - Legal Expenses
- Endorsement
 - Abuse Limitation Endorsement



 Michael Harkaway CCIB
 Branch Manager
 Steers Insurance Gander

Certificate of Insurance

This certificate is issued as a matter of information only and confers no rights upon the certificate holder and imposes no liability on the insurer. This certificate does not amend, extend or alter the coverage afforded by the policies below.

1. CERTIFICATE HOLDER – NAME AND MAILING ADDRESS Avalon Mall 48 Kenmount Road St. John's, NL POSTAL CODE: A1B 1W3		2. INSURED'S FULL NAME AND MAILING ADDRESS Rotary Club of St. John's, NL (District 7820) POSTAL CODE:			
3. DESCRIPTION OF OPERATIONS/LOCATIONS/AUTOMOBILES/SPECIAL ITEMS TO WHICH THIS CERTIFICATE APPLIES (but only with respect to the operations of the Named Insured) Ticket Sales on a car- Avalon Mall, St. John's, NL October 17, 2016-January 9, 2017					
4. COVERAGES This is to certify that the policies of insurance listed below have been issued to the insured named above for the policy period indicated notwithstanding any requirements, terms or conditions of any contract or other document with respect to which this certificate may be issued or may pertain. The insurance afforded by the policies described herein is subject to all terms, exclusions and conditions of such policies.					
LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS					
TYPE OF INSURANCE	POLICY NO.	EFFECTIVE DATE (YYYY/MM/DD)	EXPIRY DATE (YYYY/MM/DD)	LIMITS OF LIABILITY (Canadian dollars unless indicated otherwise)	
				COVERAGE	AMOUNT OF INSURANCE
COMMERCIAL GENERAL LIABILITY <input checked="" type="checkbox"/> LR02N OR <input type="checkbox"/> LR20N <input checked="" type="checkbox"/> PRODUCTS AND/OR COMPLETED OPERATIONS <input type="checkbox"/> CROSS LIABILITY <input checked="" type="checkbox"/> TENANTS LEGAL LIABILITY	551493026	2016/07/01	2017/07/01	COMMERCIAL GENERAL LIABILITY BODILY INJURY AND PROPERTY DAMAGE LIABILITY - GENERAL AGGREGATE \$10,000,000 - EACH OCCURRENCE \$5,000,000	
				PRODUCTS AND COMPLETED OPERATIONS AGGREGATE \$5,000,000	
				<input checked="" type="checkbox"/> PERSONAL INJURY AND ADVERTISING LIABILITY - Any one person or organization \$5,000,000	
				MEDICAL PAYMENTS – Any one person \$25,000	
				TENANTS LEGAL LIABILITY – Any one premises \$1,000,000	
				<input checked="" type="checkbox"/> NON-OWNED AUTOMOBILES \$5,000,000	
<input type="checkbox"/> Pollution Liability Exclusion Standard <input type="checkbox"/> Limited – 120 hours <input type="checkbox"/> Other					
OTHER COVERAGES (SPECIFY)					
5. CANCELLATION Should any of the above described policies be cancelled before the expiration date thereof, the insurer will endeavor to mail _____ days written notice to the certificate holder named above, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives.					
6. BROKERAGE/AGENCY FULL NAME AND MAILING ADDRESS Steers Insurance Limited 110 Roe Avenue, PO Box 558 Gander, NL POSTAL CODE: A1V 2E1 BROKER CLIENT ID:			7. ADDITIONAL INSURED NAME AND MAILING ADDRESS (Commercial General Liability – but only with respect to the operations of the Named Insured) Crombie Developments Limited & Avalon Mall, St. John's, NL POSTAL CODE:		
If Section 7 is completed, the policy must be endorsed or contain specific language providing Additional Insured status and such status shall only apply to the extent indicated in such endorsement or policy language.					
8. CERTIFICATE AUTHORIZATION					
ISSUER: Steers Insurance Limited, Gander		CONTACT NUMBER(S)			
AUTHORIZED REPRESENTATIVE: Beverly Drover, CAIB		TYPE Phone NO. 709-256-2249		TYPE NO.	
		TYPE Fax NO. 709-256-2628		TYPE NO.	
SIGNATURE OF AUTHORIZED REPRESENTATIVE:		EMAIL ADDRESS: bdrover@steersinsurance.com		DATE (YYYY/MM/DD) 2016/06/23	